Case 09-33314 Doc 1 Filed 09/08/09 Entered 09/08/09 18:21:02 Desc Main

Document Page 1 of 50 B 1 (Official Form 1) (1/08) United States Bankruptey Court Voluntary Petition Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Straub, Anna All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names); (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 470 Oak Street Des Plaines, Illinois ZIP CODE 60016 ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business V Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) 同 Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 Ŭ.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box.) Tax-Exempt Entity Debts are primarily consumer (Check box, if applicable.) Debts are primarily debts, defined in 11 U.S.C. business debts. \Box Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a personal, family, or house-Code (the Internal Revenue Code). hold purpose.' Filing Fee (Check one box.) Chapter 11 Debtors Check one box: \mathbf{A} Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. 卤 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors V □ 25,001-1 - 4950-99 100-199 200-999 1,000-5,001-10,001-50,001-Over 5,000 10,000 25,000 50,000 100,000 000,001 Estimated Assets Ø \$10,000,001 П \$50,001 to \$500,001 \$0 to \$100,001 to \$1,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities Ø П \$10,000,001 \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million

Case 09-33314 Doc 1 Filed 09/08/09 Entered 09/08/09 18:21:02 Desc Main

Document Page 2 of 50 B I (Official Form 1) (1/08) Page 2 Voluntary Petition Name of Debtor(s): Straub, Anna (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Case Number: Date Filed: Where Filed: Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: District: Relationship: Judge: Northern District of Illinois Exhibit A Exhibit B (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). /s/ Timothy S. Newbold Exhibit A is attached and made a part of this petition. 07/10/2009 Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Ø Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Ø Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B I (Official Form) I (1/08)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	Straub, Anna
	ntures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition]. I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Debtor X Signature of Joint Debtor	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)
Telephone Number (if not represented by attorney)	
Date 8 ATT 09	Date
Signature of Attorney* X /s/ Timothy S. Newbold Signature of Attorney for Debtor(s) Timothy S. Newbold Printed Name of Attorney for Debtor(s) The Law Office of Timothy S. Newbold Firm Name 211 Waukegan Road, Suite 105 Address Northfield, Illinois 60093 773/972-2215 Telephone Number 07/10/2009 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership)	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted
Printed Name of Authorized Individual	in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming
Date	to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or half 11115C \$ 110-18125C \$ 156

B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Straub , Anna	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Case 09-33314 Doc 1 Filed 09/08/09 Entered 09/08/09 18:21:02 Desc Main Document Page 5 of 50

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Page 2

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- 4. I am not required to receive a credit counseling briefing because of: *[Check the Property of the Property* applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Certificate Number: 06531-ILN-CC-008151424

CERTIFICATE OF COUNSELING

I CERTIFY that on August 26, 2009	, at	8:04	o'clock PM CDT,
Anna Straub	· ·	red	eived from
Allen Credit and Debt Counseling Agency		*****	
an agency approved pursuant to 11 U.S.C. §	111 to	provide o	redit counseling in the
Northern District of Illinois	, ar	individ	ual [or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h) a	nd 111.		
A debt repayment plan was not prepared	. If a d	ebt repay	ment plan was prepared, a copy of
the debt repayment plan is attached to this ce	ertificat	e.	
This counseling session was conducted by in	iternet		•
Date: August 26, 2009	Ву	/s/Sharo	1 Schroeder
	Name	Sharon S	chroeder
	Title	Credit C	ounselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

B6 Summary (Official Form 69-33314, DOC 1

Filed 09/08/09

Entered 09/08/09 18:21:02 Page 7 of 50

Desc Main

United States Bankruptcy Court

	<u></u>	Northern	District Of	<u>Illinois</u>	
In re	Straub, Anna Debtor	7		Case No	70.
	Debioi			Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$187,817.00		
B - Personal Property	YES	3	\$ 5,486.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1	40.,	s 212,123.68	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	7	· · · · · · · · · · · · · · · · · · ·	\$ 128,741.95	
G - Executory Contracts and Unexpired Leases	YES	1			·
H - Codebtors	YES	1			
l - Current Income of Individual Debtor(s)	YES	1			\$1,861.56
J - Current Expenditures of Individual Debtors(s)	YES	1			\$2,369.67
TC	DTAL	19	\$ 193,303.00	\$ 340,865.63	

Case 09-33314 Doc 1 Filed 09/08/09 Entered 09/08/09 18:21:02 Desc Main Document Page 8 of 50

United States Bankruptcy Court Northern District Of Illinois

In re	Straub, Anna	Case No.
	Debtor	
•		Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

•	
Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$30,808.46
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$30,808.46

State the following:

Average Income (from Schedule I, Line 16)	\$1,861.56
Average Expenses (from Schedule J, Line 18)	\$2,369.67
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$2,028.10

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$24,306.68
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$128,741.95
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$153,048.63

	1a Case 69-93314	DOC T	Document	Page 9 of 50	/09 18:21:02	Desc Main	
In re	Straub, An	na	,	9	Case No.		
	Debtor					(If known)	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Real Property: Attached townhome, single family residence. 2 bedroom/2 bathroom located at:	Owner in fee simple absolute		\$187,817.00	\$212,123 .68
470 Oak Street, Des Plaines, IL.		,		
		:		
				-

Total

\$187.817.00

(Report also on Summary of Schedules.)

B6B (Officia	al Form 6B) (12/07)					
•	al Form 6B) (12/07) Case 09-33314	Doc 1	Filed 09/08/09	Entered 09/08	3/09 18:21:02	Desc Main
In re	Straub, An		Document	Page 10 of 50	Case No	
	Debtor		•		C.1.30 110.	(161

SCHEDULE B - PERSONAL PROPERTY

(If known)

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		One checking account held at Plaza Bank.		\$200.00
3. Security deposits with public util- ities, telephone companies, land- lords, and others.	х			
Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous household goods and furnishings.		\$750.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6. Wearing apparel.		Necessary wearing apparel and shoes.		\$300.00
7. Furs and jewelry.	X	g apparent		Ψ500.00
8. Firearms and sports, photographic, and other hobby equipment.	Х			
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	Х			
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			

B6B (Official Form	6B) (12/07)	Cont.
B6B (Official Form Case	09-3331	4 Doc 1

ln re	Straub, Anna	•	Case No.	
	Debtor	.,	(If known)	

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	Х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х		:	
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated	X			

n re	Straub, Anna	 Page 12 of 50	Case No.	
	Debtor Debtor	 J		(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

		(Contomianon Sheet)		
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, 10INT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Acura 3.2 CL Coupe w/80,000 miles		\$4,236.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		continuation sheets attached	rotal ≻	\$5,486.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

	Debtor					(If known)	
n re	Straub, Anna		Document	Page 13 of 50	Case No.		
B6C (Officia	Case 09-33314	Doc 1	Filed 09/08/09			Desc Main	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor c	laims the	exemptions	to which	debtor i	is entitled	under:
(Check o	ne box)					

☐ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

(If known)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Townhome located at 470 Oak Street, Des Plaines, Illinois.	735 ILCS 5/12-901	\$15,000.00	\$187,817.00
Necessary wearing apparel and shoes.	735 ILCS 5/12-1001(a)	\$300.00	\$300.00
Depreciated miscellaneous household goods and furnishings.	735 ILCS 5/12-1001(b)	\$750.00	\$750 . 00
2001 Acura 3.2 CL automobile w/80,000.	735 ILCS 5/12-1001(b) & (c)	\$4,236.00	\$4,236.00
Plaza Bank Checking Account.	735 ILCS 5/12-1001(b)	\$200.00	\$200.00

Case 09-333 B6D (Official Form 6D) (12/	3 <u>1</u> 4
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Liabilities and Related

Data.)

	Document	i age 17 or 50	
In re	Straub, Anna	, Case No.	
	Debtor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.XXXXXX 2560 Nation Point Loan Services	}		Mortgage on Debtors'				6100 526 22	
P.O. Box 660598 Dallas, Texas 75266			at 470 Oak Street, Des Plaines, Illinois				\$190,536.33	\$2,719.33
			VALUE \$187,817.00					
ACCOUNT NO. XX 4730 Baxter Credit Union 340 N. Milwaukee Ave. Vernon Hills, Illinois 60061			HELOC on Debtors' primary residence located at 470 Oak Street, Des Plaines, Illinois.				\$21,587.35	\$21,587.35
:			VALUE \$187,817.00					
ACCOUNT NO.			Attorneys for Nation					
Pierce & Associates Attorneys at Law 1 North Dearborn, Suite 1300 Chicago, Illinois 60602			Point / Bank of America. Notification for Nation Point / Bank of America.					
			VALUE \$					
Continuation sheets			Subtotal ► (Total of this page)				^{\$} 212,123.68	\$ 24,306.68
			Total ► (Use only on last page)				\$212,123.68	\$24,306.68
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain

Case 09-33314 Doc 1 Filed 09/08/09 Entered 09/08/09 18:21:02 Desc Main Document Page 15 of 50

B6E (Official Form 6E) (12/07)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Case 09-33314 Doc 1 Filed 09/08/09 Entered 09/08/09 18:21:02 Desc Main Document Page 16 of 50

B6E (Official F	Form 6E) (12/07) – Cont.				
In re		9	Case No		
	Debtor			(if known)	
	:				
Certain farm	ners and fishermen				
Claims of certai	in farmers and fishermen, up to \$5,400°	per farmer or fis	herman, against the	debtor, as provided in 11 L	J.S.C. § 507(a)(6).
Deposits by i	ndividuals				
Claims of individual that were not deli-	iduals up to \$2,425* for deposits for the vered or provided. 11 U.S.C. § 507(a)(e purchase, lease, 7).	or rental of property	or services for personal, f	amily, or household use,
Taxes and Co	ertain Other Debts Owed to Govern	nental Units			
Taxes, customs	duties, and penalties owing to federal,	state, and local go	overnmental units as	set forth in 11 U.S.C. § 50	7(a)(8).
Commitmen	ts to Maintain the Capital of an Insu	red Depository In	nstitution		
Claims based or Governors of the \$ 507 (a)(9).	n commitments to the FDIC, RTC, Dire Federal Reserve System, or their prede	ector of the Office cessors or success	of Thrift Supervisions, to maintain the	on, Comptroller of the Curr capital of an insured depos	ency, or Board of itory institution. 11 U.S.C
Claims for D	eath or Personal Injury While Debto	r Was Intoxicate	स्त		
Claims for deatl drug, or another s	th or personal injury resulting from the outstance. 11 U.S.C. § 507(a)(10).	operation of a mot	tor vehicle or vessel	while the debtor was intox	icated from using alcohol,
* Amounts are su adjustment.	bject to adjustment on April 1, 2010, a	nd every three yea	ers thereafter with re	spect to cases commenced	on or after the date of

0 continuation sheets attached

	Debtor			-	(if known)
In re	Straub, Anna			Page 17 of 50 No.	
B6F (Official Fo	orm 6F) (12/07) Case 09-33314	Doc 1	Filed 09/08/09	Entered 09/08/09 18:21:02	Desc Main

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. DATE CLAIM WAS AMOUNT OF JNLIQUIDATED CODEBTOR CONTINGENT MAILING ADDRESS INCURRED AND CLAIM DISPUTED INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. XXX 0464 ACCOUNT NO. Dental care. Advanced Orthodontic Specialists \$430.00 275 N. York Road Elmhurst, IL 60126 XX H203 ACCOUNT NO. Assignee or other notification for GE Capital. Alliance One Receivables Management X \$13,172.17 4850 Street Road Reference No. Trevose, PA 19053 XXXX-XXXX-XXXX-0034 3473 ACCOUNT NO. Assignee or other notification for Washington Mutual Bank. Arrow Financial Services, LLC \$889.83 5996 W. Touhy Ave. Niles, IL 60714 393-1 ACCOUNT NO. Consumer goods. Bloomingdales \$1,665.68 Attn: Bankruptcy Department PO Box 183083 Columbus, Ohio 43218 \$ 16,157.68 Subtotal> O continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 09-33314 Doc 1	Filed 09/08/09	Entered 09/08/09 18:21:02	Desc Main	
	Document	Page 18 of 50		

n re	Straub, Anna	 ,	Case No.	
	Debtor		(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1861			Debt incurred over the past year(s) from day to day purchases of necessities.				
Carson Pirie Scott HSBC Retail Services PO Box 17264 Baltimore, MD 21297			day to day purchases of necessities.				\$1,497.19
ACCOUNT NO. XXXXX 5745			Medical services.				
Glen Medical Associates 2501 Compass Road, Suite 110 Glenview, Illinois 60026					:		\$101.00
ACCOUNT NO. 1861		Debt incurred over the past year(s)					
HSBC Retail Services PO Box 15521 Wilmington, DE 19850			from day to day purchases of necessities.				\$1,483.31
ACCOUNT NO. 1085			Assignee or other notification for				
Illinois Collection Service, Inc. PO Box 1010 Tinley Park, Illinois 60477			NorthShore University Healthsystem - Radiology.				\$43.00
ACCOUNT NO.XX-XXX-XXX-753-0 Macys Attn: Bankruptcy Department PO Box 689195 Des Moines, IA 50368			Debt incurred over the past year(s) from day to day purchases of necessities.				\$829.79
Sheet no. of Continuation sheets atta to Schedule of Creditors Holding Unsecure Nonpriority Claims		<u>[</u>	1	<u> </u>	Sub	ototul>	\$ 3,954.29
Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						\$	

B6F (Offici	al Form 6F) (12/07) - Cont	_				
• • • • • • • • • • • • • • • • • • • •	Casé 09-33314	Doc 1	Filed 09/08/09	Entered 09/08/09 18:21:02	Desc Main	
				Page 19 of 50		
In re	Straub, Anna			Case No.		

In re	Straub, Anna	Case No.	
	Dehtor	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9130			Medical services.				
Medical Recovery Specialists, Inc. 2250 E. Devon Ave., Ste. 352 Des Plaines, Illinois 60018			Assignce or other notification for NorthShore University Healthsystem Medical Group.				\$34.80
ACCOUNT NO. X-5603			Dental services.				
Metropolitan Life Insurance Co. Group Dental Claims PO Box 981282 El Paso, Texas 79998							\$238.00
ACCOUNT NO. XX2162			Medical services.				
NCO Financial Systems, Inc. PO Box 4936 Trenton, NJ 08650			Assignee or other notification for Weil Foot & Ankle Institute.				\$344.00
ACCOUNT NO. XXXXX 5768			Assignee or other notification for				
Northland Group, Inc. PO Box 390846 Minneapolis, MN 55439			Arrow Financial Services.				\$1,018.41
ACCOUNT NO. XX-XXX1635			Medical Services.				
NorthShore University HealthSystem Radiology 34618 Eagle Way Chicago, Illinois 60678							\$43.00
Sheet no. 2 of 6 continuation sheets atte to Schedule of Creditors Flolding Unsecur Nonpriority Claims	iched ed	1		I	Sub	total>	\$ 1,678.21
Total >- (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$

B6F (Official	Form 6F) (12/07) - Cont				
•	Casé 09-33314	Doc 1	Filed 09/08/09	Entered 09/08/09 18:21:02	Desc Main
			Document	Page 20 of 50	
In re	Straub, Anna		_	Case No	

In re	Straub, Anna		Case No.	
	Debtor	-	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXX 6361			Medical Services.				
NorthShore University HealthSystem Faculty Practice Associates 9532 Eagle Way Chicago, Illinois 60678							\$34.80
ACCOUNT NO. XXXXXXXXXX-8365			Medical services.			i	
NorthShore University HealthSystem Hospital Billing 23056 Network Place Chicago, Illinois 60673							\$1,511.37
ACCOUNT NO. XXXX 2094			Medical services.				
Tate & Kirlin Associates 2810 Southampton Road Philadelphia, PA 19154			Assignee or other notification for Arrow Financial Services, LLC.				\$3,128.46
ACCOUNT NO.XXXXXXX 638-1			Student Loans			,	
Sallie Mae Attn: Bankruptcy Department PO Box 9500 Wilkes Barre, PA 18773							\$30,808.46
ACCOUNT NO.			Debt incurred over the past year(s) due				
GE Money Bank / ShopNBC Bankruptcy Department P.O. Box 960009 Orlando, FL 32896			to day to day purchases of miscellaneous necessities.				\$500.50
Sheet no. 3 of 6 continuation sheets atta to Schedule of Creditors Holding Unsecure Nonpriority Claims	ched ed		<u> </u>	I	Sub	total⊁	\$ 35,983.59
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)							\$

B6F (Official	Form 6F) (12/07) - Cont				
•	Casé 09-33314	Doc 1	Filed 09/08/09	Entered 09/08/09 18:21:02	Desc Main
			Document	Page 21 of 50	
In re	Straub, Anna			Casa Na	

n re	Straub, Anna	1	Case No.	
	Debtor	,,	(if know	un)

							i i
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXX5745			Medical services.				
Thomas Ficho, MD, PhD PO Box 2037 Glenview, Illinois 60025							\$101.00
ACCOUNT NO. Unknown			Credit card.				
Baxter Credit Union 400 Lakeview Parkway Vernon Hills, IL 60061							\$55.00
ACCOUNT NO. Beginning in 4233			Credit card.				
Washington Mutual / Providian P.O. Box 660509 Dallas, TX 75266							\$964.00
ACCOUNT NO.			Assignee or other notification for				
Arrow Financial Services, LLC 5996 W. Touhy Ave. Niles, IL 60714			Washington Mutual / Providian.		:		\$964.00
ACCOUNT NO. Beginning in 4225			Assignce or other notification for GE	1			
Arrow Financial Services, LLC 5996 W. Touhy Ave. Nifes, IL 60714			Money Bank.				\$3,128.00
Sheet no. Tof continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						\$ 5,212.00	
Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						\$	

B6F (Offici	ial Form 6F) (12/07) - Cont					
•	Casé 09-33314	Doc 1	Filed 09/08/09	Entered 09/08/09 18:21:02	Desc Main	
			Document	Page 22 of 50		
In re	Straub, Anna		_	Case No.		

Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

(if known)

	,						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Beginning in 6044.			Credit card.				
GEMB / GE Money LOC PO Box 30762 Salt Lake City, UT 84130					:	:	\$13,954.00
ACCOUNT NO. Beginning in 6044	***		Credit account.				
LVNV Funding, LLC PO Box 10584 Greenville, SC 29603							\$12,037.00
ACCOUNT NO. Beginning in 4185			Debt was incurred over the past year(s)				
Washington Mutual / Providian P.O. Box 660509 Dallas, TX 75266			through day to day purchases of necessities.				\$556.00
ACCOUNT NO. Beginning in 1105			Medical services.				
Nationwide Credit & Collection 9919 W. Roosevelt Road Suite 101 Westchester, 1L 60154			Assignee or other notification for Loyola University Health System.				\$320.00
ACCOUNT NO. Beginning in 1001			Assignee or other notification for				
Armor Systems Corp. 2322 N. Green Bay Road Waukegan Road,			Village of Moun				\$50.00
Sheet no. 5 of continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						total≻	s 26,917.00
Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						\$	

B6F (Official	Form 6F) (12/07) - Cont. Case 09-33314 Doc 1	Filed 09/08/09 Document	Entered 09/08/09 18:21:02 Page 23 of 50	Desc Main
In re	Straub, Anna		Case No	
	Debtor		(if)	nown)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY	CLAIMS
(Continuation Sheet)	

(if known)

· · · · · · · · · · · · · · · · · · ·							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XX 4730		:	Personal loan.				
Baxter Credit Union 340 N. Milwaukee Ave. Vernon Hills, Illinois 60016							\$20,398.71
ACCOUNT NO. 2996			Dental Services.				
Kevin C. Kopp, D.D.S. 188 N. York Elmhurst, IL 60126							\$18,440.47
ACCOUNT NO.							
ACCOUNT NO.	-						
ACCOUNT NO.							
Sheet no. 2 of 2 continuation sheets atte to Schedule of Creditors Holding Unsecur	iched ed				Sub	total➤	s 38,839.18
Nonpriority Claims Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					\$ 128,741.9		

Case 09-33314	Doc 1	Filed 09/08/09	Entered 09/08/09 18:21:02	Desc Mair
		Document	Page 24 of 50	

B6G (Officia	l Form 6G) (12/07)				
In re	Straub, Anna	,	Case No.		
	Debtor			(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 09-33314	Doc 1	Filed 09/08/09	Entered 09/08/09 18:21:02	Desc Main
B6H (Official Form 6H) (12/07)		Document	Page 25 of 50	

In re	Straub, Anna	Case No.
	Debtor	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Z	Check thi	s box	if debte	or has	no	codebtor	S

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
	e e e e e e e e e e e e e e e e e e e

B6I (Official I	Form 61) (12/07) Case 09-33314	Doc 1	Filed 09/08/09	Entered 09/08/09	18:21:02	Desc Main
In re	Straub, Ann			Page 26 ot 5 No		
	Debtor					(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE					
Status: M	RELATIONSHIP(S):		AGE(S):			
Employment:	DEBTOR		SPOUSE	·····		
Occupation	Mortgage Processor					
Name of Employer	Harris Bank					
How long employe						
Address of Employer 111 W Monroe St Chicago, IL 60603						
case f	ges, salary, and commissions aid monthly)	DEBTOR \$1,678.10 \$0.00	\$\$ \$			
3. SUBTOTAL		<u>\$1,678.10</u>	\$			
 LESS PAYROLL a. Payroll taxes at b. Insurance c. Union dues d. Other (Specify) 		\$ 166.54 \$ 0.00 \$ 0.00 \$ 0.00	\$ \$ \$			
5. SUBTOTAL OF F	PAYROLL DEDUCTIONS	\$166.54	\$	7		
6. TOTAL NET MO	NTHLY TAKE HOME PAY	\$ <u>1,511.56</u>	S			
(Attach detailed 8. Income from real p 9. Interest and divide 10. Alimony, mainte the debtor's us	property	\$\frac{0.00}{\$0.00}\$ \$\frac{0.00}{\$0.00}\$ \$\frac{0.00}{\$0.00}\$	\$ \$ \$ \$	_		
(Specify):	nent income	\$ \$	\$ \$			
 Other monthly in (Specify): <u>Rent</u> 	come al income from Debtors' daughter	\$ <u>350.00</u>	\$			
14. SUBTOTAL OF	LINES 7 THROUGH 13	\$ <u>350.00</u>	\$			
15. AVERAGE MO	NTHLY INCOME (Add amounts on lines 6 and 14)	<u>\$1.861.56</u>	<u>\$</u>			
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)		\$ 1,86 (Report also on Summa	1.56 ry of Schedules and, if applicable,			

on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

36J (Official Form 6J) (12/07)					
Case 09-33314 Doc 1	Filed 09/08/09	Entered 09/08	3/09 18:21:02	Desc Main	
In reStraub, Anna	Document	Page 27 of 50	Case No.		
Debtor		9		(if known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a sensent translated. Great the control of the debtor and the debtor's spouse maintains a sensent translated.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expend	litures labeled "Spouse."
1. Rent or home mortgage payment (include lot rented for mobile home)	c1 670 67
	\$ <u>1,679.67</u>
a. Are real estate taxes included? Yes No No No V	
2. Utilities: a. Electricity and heating fuel	\$125.00
b. Water and sewer	\$ <u>125.00</u> \$ <u>25.00</u>
c. Telephone	\$ <u>25.00</u> \$ 75.00
d. Other	\$ <u>73.00</u> \$ <u>0.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>0.00</u> \$ <u>25.</u> 00
4. Food	\$ <u>25.00</u> \$ 150.00
5. Clothing	\$ <u>150.00</u> \$ <u>0.00</u>
6. Laundry and dry cleaning	s <u>1</u> 5.00
7. Medical and dental expenses	\$ <u>15.00</u> \$ 75.00
8. Transportation (not including car payments)	\$ \frac{75.00}{150.00}
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	s 0.00
10.Charitable contributions	s <u>0.00</u>
11.Insurance (not deducted from wages or included in home mortgage payments)	\$ <u>0.00</u>
a. Homeowner's or renter's	s 0.00
b. Life	s <u>0.00</u>
c. Health	s 0.00
d. Auto	\$ 50.00
c. Other	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	s <u>0.00</u>
a. Auto	0.00
b. Other	\$ <u>0.00</u>
c. Other	\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
17. Other	\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>0.00</u> \$2,369,67
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>1,861.56</u>
b. Average monthly expenses from Line 18 above	\$ <u>1,801.50</u> \$ <u>2,369.67</u>
c. Monthly net income (a. minus b.)	\$ <u>(508.11)</u>

Document

Case 09-33314 Doc 1 Filed 09/08/09 Entered 09/08/09 18:21:02 Desc Main Page 28 of 50

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Straub, Anna	1
	Dahtar	

Case No.		
	 (if because)	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the imp knowledge, information, and belief.	Foregoing summary and schedules, consisting of $\frac{21}{2}$ sheets, and that they are true and correct to the best of
Date 8/27/09	Signature: Debtor
Date	Signature:(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECL AD LEGOVAND SIGNATURE	
I declare under penalty of perjury that: (1) I am a bankruptey the debtor with a copy of this document and the notices and int promulgated pursuant to 11 U.S.C. \$ 110(h) setting a maximum	E OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided formation required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been in fee for services chargeable by bankruptey petition preparers, I have given the debtor notice of the maximum or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the who signs this document,	he name, title (if any), address, and social security manber of the officer, principal, responsible person, or partner
Address	
X	
XSignature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals wh	no prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual;
If more than one person prepared this document, attach addition	onal signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provision 18 U.S.C. § 156.	ns of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110:
DECLARATION UNDER PENALT	TY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the [the partnership] of the read the foregoing summary and schedules, consisting of knowledge, information, and belief:	resident or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
Date	
	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership or corpor	ration must indicate position or relationship to debtor.]
Penalty for making a false statement or concealing propert	y: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT

	Northern	DISTRICT OF	Illinois
In re:	Straub, Anna Debtor	Case No	(if known)
	STATEMEN	NT OF FINANCIAL A	AFFAIRS
informa filed. A should paffairs. child's p §112 an must co addition	rmation for both spouses is combined. If the tion for both spouses whether or not a joint on individual debtor engaged in business as a provide the information requested on this star To indicate payments, transfers and the like parent or guardian, such as "A.B., a minor clad Fed. R. Bankr. P. 1007(m). Questions 1 - 18 are to be completed by a simplete Questions 19 - 25. If the answer to	e case is filed under chapter 12 petition is filed, unless the spo a sole proprietor, partner, fami atement concerning all such act to minor children, state the child, by John Doe, guardian." It debtors. Debtors that are or an applicable question is "Nestion, use and attach a separat	ly farmer, or self-employed professional, ivities as well as the individual's personal tild's initials and the name and address of the Do not disclose the child's name. See, 11 U.S.C. have been in business, as defined below, also
	, , , , , , , , , , , , , , , , , , , ,	DEFINITIONS	
the filin of the v self-em	ual debtor is "in business" for the purpose of ag of this bankruptcy case, any of the follow oting or equity securities of a corporation; a ployed full-time or part-time. An individua s in a trade, business, or other activity, other	this form if the debtor is or ha ing: an officer, director, manag partner, other than a limited p I debtor also may be "in busine	ss" for the purpose of this form if the debtor
5 perce	latives; corporations of which the debtor is a	m officer, director, or person ir of a corporate debtor and their	the debtor; general partners of the debtor and a control; officers, directors, and any owner of relatives; affiliates of the debtor and insiders
	1. Income from employment or opera	ntion of business	
None	the debtor's business, including part-time beginning of this calendar year to the date two years immediately preceding this cal the basis of a fiscal rather than a calendar of the debtor's fiscal year.) If a joint petit	activities either as an employed this case was commenced. So endar year. (A debtor that may year may report fiscal year intion is filed, state income for each income of both spouses whether	nent, trade, or profession, or from operation of e or in independent trade or business, from the tate also the gross amounts received during the intains, or has maintained, financial records on come. Identify the beginning and ending dates ach spouse separately. (Married debtors filing er or not a joint petition is filed, unless the
	AMOUNT		DURCE
	\$31,215.00	2007 Adjusted G	ross Income from IRS 1040

2008 Adjusted Gross Income from IRS 1040

\$13.500.00 Approximate 2009 Income

\$12,017.00

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. *Individual or joint debtor(s)* with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING 2

None

Ø

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF

TRANSFERS

AMOUNT STILL OWING

3

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT **AMOUNT** PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

2009 CH 11644

Residential foreclosure on debtor's Circuit Court of Cook

property located at 470 Oak

County, Illinois,

Pending.

Street, Des Plaines, IL.

None ∇

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DATE OF

DESCRIPTION AND VALUE OF PROPERTY

BENEFIT PROPERTY WAS SEIZED

SEIZURE

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT 4

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

The Law Office of Timothy S. Newbold 211 Waukegan Road, Suite 105 Northfield, Illinois 60068

June 12, 2009

\$400.00

August 27, 2009

\$950.00

10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND

DATE

VALUE RECEIVED

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Checking Account. Final Balance: Zero.

Final Balance: Zero.

Closed: May 2009

Baxter Credit Union 340 N. Milwaukee Avenue Vernon Hills, Illinois 60061 12. Safe deposit boxes

Z

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER.

6

CONTENTS

IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

Z

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes. or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites,

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL LAW

 \mathbf{Z}

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice,

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

Case 09-33314 Doc 1 Filed 09/08/09 Entered 09/08/09 18:21:02 Desc Main Document Page 36 of 50

which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL-SECURITY

OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ADDRESS NATURE OF BUSINESS

BEGINNING AND

8

ENDING DATES

None

 Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

Document

9

Nane \mathbf{Z}

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None \mathbf{Z}

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories



a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

 \mathbf{Z}

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders



a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST



If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

10

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * *

Case 09-33314 Doc 1 Filed 09/08/09 Entered 09/08/09 18:21:02 Desc Main Document Page 39 of 50

11

[If completed by an individual or individual and s	spouse]
I declare under penalty of perjury that I have read affairs and any attachments thereto and that they	the answers contained in the foregoing statement of financial are true and correct.
Date 8/27/09	Signature
	of Debtor
Date	Signature of Joint Debtor (if any)
[If completed on behalf of a partnership or corporation]	
thereto and that they are true and correct to the best of my k	ers contained in the foregoing statement of financial affairs and any attachments mowledge, information and belief.
Date	Signature
[An individual signing on behalf of a partnership or corpora	ntion must indicate position or relationship to debtor.]
cont	inuation sheets attached
Penalty for making a false statement: Fine of up to \$500,00	00 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECLARATION AND SIGNATURE OF NON-ATTOR	NEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I declare under penalty of perjury that: (1) I am a bankruptcy petition compensation and have provided the debtor with a copy of this docume and 342(b); and, (3) if rules or guidelines have been promulgated pursu	in preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for ent and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by immum amount before preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, of Bankruptey Petition Prepare	Social-Security No. (Required by 11 U.S.C. § 110.)
f the bankruptcy petition preparer is not an individual, state the name, exponsible person, or partner who signs this document.	title (if any), address, and social-security number of the officer, principal,
Address	
C Signature of Bankruptcy Petition Preparer	Date
Names and Social-Security numbers of all other individuals who prepar	ed or assisted in preparing this document unless the bankruptcy petition preparer is

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

Case 09-33314 Doc 1 Filed 09/08/09 Entered 09/08/09 18:21:02 Desc Main Document Page 40 of 50

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

ln re	Straub, Anna ,	Case No.
	Debtor	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. secured by property of the estate. Attach additional pages if the estate is a secured by property of the estate.	(Part A must be fully completed for EACH debt which is necessary.)
Property No. 1	
Creditor's Name:	Describe Property Securing Debt:
Bank of America / Nation Point (National City Bank)	470 Oak Street, Des Plaines, Illinois 60016
Property will be (check one): ☐ Surrendered ☑ Retained	
If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain Loan Modification using 11 U.S.C. § 522(f)).	(for example, avoid lien
	Not claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Baxter Credit Union	470 Oak Street, Des Plaines, Illinois 60016
Property will be (check one): ☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☑ Other. Explain ☐ Loan Modification using 11 U.S.C. § 522(f)).	(for example, avoid lien
Property is (check one): **Toperty is (check one):	I Not claimed as exempt

Case 09-33314 Doc 1 Filed 09/08/09 Entered 09/08/09 18:21:02 Desc Main Document Page 41 of 50

B 8 (Official Form 8) (12/08)

Page 2

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
Property No. 2 (if necessary)		_
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
continuation sheets attached (i)	fanv)	
declare under penalty of perjuestate securing a debt and/or personate:	ry that the above indicates my in	itention as to any property of my ired lease.
Jale. Of OTTO	Signature of Debtor Signature of Joint Debtor	

Case 09-33314 Doc 1 Filed 09/08/09 Entered 09/08/09 18:21:02 Desc Main Document Page 42 of 50

B 203 (12/94)

United States Bankruptcy Court

		Northern	District Of	Illinois	
In	re Straub, Anna			Case No	
D	ebtor			Chapter	<u>-</u>
	DISCLOS	URE OF COMPE	NSATION OF A	ATTORNEY I	FOR DEBTOR
1.	named debtor(s) and	that compensation p d to be paid to me, fo	aid to me within one or services rendered	e year before the or to be rendere	ne attorney for the above- filing of the petition in d on behalf of the debtor(s)
	For legal services, I h	ave agreed to accept	• • • • • • • • • • • • • • • • • • • •		§ 1,350.00
	Prior to the filing of t	his statement I have r	eceived		\$ 1,350.00
	Balance Due				\$ <u></u> 0
2.	The source of the co	mpensation paid to m	ne was;		
	✓ Debtor	Other (s	specify)		
3.	The source of compe	ensation to be paid to	me is:		
	✓ Debtor	Other (s		,	
4.	I have not agreed members and ass	to share the above-d ociates of my law firr	isclosed compensati	on with any othe	er person unless they are
	members or assoc	hare the above-disclo ciates of my law firm. g in the compensatio	A copy of the agree	with a other personement, together w	on or persons who are not with a list of the names of
5.	In return for the abov case, including:	e-disclosed fee, I hav	ve agreed to render l	egal service for a	ll aspects of the bankruptcy
	a. Analysis of the de to file a petition in		ion, and rendering a	advice to the deb	tor in determining whether
	b. Preparation and fi	lling of any petition,	schedules, statement	ts of affairs and p	lan which may be required;
	c. Representation of hearings thereof;	the debtor at the me	eting of creditors and	d confirmation h	earing, and any adjourned

Case 09-33314 Doc 1 Filed 09/08/09 Entered 09/08/09 18:21:02 Desc Main Document Page 43 of 50

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

d.	Representation of the deb	tor in adversa	ry proceedings and	other contested	bankrupto	v matters:
----	---------------------------	----------------	--------------------	-----------------	-----------	------------

e.	[Other	provisions	as	needed]
----	--------	------------	----	---------

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

07/10/2009

Date

Signature of Attorney

The Law Office of Timothy S. Newbold

Name of law firm

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Case 09-33314 Doc 1 Filed 09/08/09 Entered 09/08/09 18:21:02 Desc Main Document Page 45 of 50

Page 2

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed name and title, if anv. of Bankruntov Petition Prenarer	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required		
X	by 11 U.S.C. § 110.)		
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.			
Certificate	of the Debton		
I (We), the debtor(s), affirm that I (we) have received and Straub, Anna	read this notice. 8/27/29		
Printed Name(s) of Debtor(s)	Signature of Debtor Date		
Case No. (if known)	x		
	Signature of Joint Debtor (if any) Date		

Case 09-33314 Doc 1 Filed 09/08/09 Entered 09/08/09 18:21:02 Desc Main Document Page 46 of 50

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

IN RE:

Straub, Anna

Case No.

Debtor.

Chapter:

7

VERIFICATION OF CREDITOR MATRIX

Under penalty of perjury, I (we) do hereby verify that the attached list of names and addresses of creditors is true and correct to the best of my (our) knowledge and belief.

Date: \(\)\(\)\(\)\(\)\(\)\(\)\(\)\(
Signature of Debtor:	Un Sto
Signature of Co-Debtor:	

Prepared By:

Timothy Newbold **Law Office of Timothy S. Newbold**211 Waukegan Road, Suite 105

Northfield, Illinois 60093

Phone: 773/972-2215

Illinois ARDC No. 6288454

Advanced Orthodontic Specialists 275 York Road Elmhurst, Illinois 60126

Alliance One Receivables Management, Inc. 4850 Street Road Trevose, PA 19053

Armor Systems Corp. 2322 N. Green Bay Road Waukegan, IL 60087

Arrow Financial Services 5996 W. Touhy Ave. Niles, IL 60714

GEMB / GE Money LOC PO Box 30762 Salt Lake City, UT 84130

Carson Pirie Scott

HSBC Retail Services

PO Box 17264

Baltimore, MD 21297

GE Money Bank c/o Arrow Financial Services 5996 W. Touhy Ave. Niles, IL 60714

Baxter Credit Union 340 N. Milwaukee Ave. Vernon Hills, IL 60061

Bloomingdales Attn: Bankruptcy Department PO Box 183083 Columbus, OH 43218

Cook County Treasurer PO Box 4488 Carol Stream, IL 60197

Thomas Ficho, MD, PHD

P.O. Box 2037

Glenview, IL 60025

GE Money Bank / ShopNBC Bankruptcy Department PO Box 960009 Orlando, FL 32896

Glen Medical Associates

2501 Compass Road, Suite 110 Glenview, IL 60026

Home Loan Services 150 Allegheny Center Mall Pittsburgh, PA 15212

HSBC Carsons PO Box 15524 Wilmington, DE 19850

Illinois Collection Service, Inc.

PO Box 1010

Tinley Park, IL 60477

LVNV Funding, LLC PO Box 10584 Greenville, SC 29603

Macy's Attn: Bankruptcy Department PO Box 689195 Des Moines, IA 50368

Macy's Attn: Bankruptcy Department 111 Boulder Industrial Drive Bridgeton, Missouri 63044

Medical Recovery Specialists, Inc. 2250 E. Devon Ave., Ste. 352 Des Plaines, IL 60018

Metropolitan Life Insurance Co Group Dental Claims PO Box 98128 2 El Paso, TX 79998

NationPoint Loan Services P.O. Box 660598 Dallas, TX 75266-0598

NationPoint Loan Services PO Box 1898 Pittsburgh, PA 15230 Nationwide Credit & Collection Assignee of Loyola University 9919 W. Roosevelt Road, Suite 101 Westchester, IL 60154

NCO Financial Systems, Inc. P.O. Box 4936
Trenton, NJ 08650

Northland Group, Inc.
P.O. Box 390846
Minneapolis, MN 55439

NorthShore University HealthSystem
Faculty Practice Associates
9532 Eagle Way
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Sallie Mae Attn: Bankruptcy Department PO Box 9500 Case 09-33314 Doc 1 Filed 09/08/09 Entered 09/08/09 18:21:02 Desc Main Document Page 50 of 50

Wilkes Barre, PA 18773

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Kevin C. Kopp, DDS 188 N. York Elmhurst, Illinois 60126